IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Garrison, et al.	)	
	)	Art Unit: 3628
Serial No. 08/994,047	)	
	)	Examiner: Robinson Boyce,
	)	Akiba K
Filed: December 19, 1997	)	
	)	
For: Electronic Bill Payment System	)	
With Merchant Identification	)	

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following information is provided in an effort to provide a more complete picture of the payment remittance processing service of the assignee, CheckFree Corporation ("CheckFree"), that existed on or before December 19, 1996. As provided by CFR § 1.97(h), the filing of an information disclosure statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in C.F.R. § 1.56(b).

It is not believed that any fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional fees are necessary to allow consideration of this paper, such fees are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore is hereby authorized to be charged to Deposit Account No. 19-5029.

AO 1546134.2

I, Mary Elizabeth Lawson, hereby declare that:

CheckFree included a number of remittance-related payment processing capabilities as part of either its remittance processing service to institutional customers prior to December 19, 1996. As a remittance processing service provider, CheckFree received batch files of one or more payment requests from many institutional customers. The payment requests were directed to many payees and on behalf of many payors, within a given batch file as well as across batch files. Moreover, the institutional customers sent their batch files of payment requests in any of several well-defined file formats, and in some instances, CheckFree's remittance processing system would normalize at least some of the received file formats to another file format prior to processing.

CheckFree's processing of each payment request often involved other "downline" entities (e.g., the Federal Reserve ACH network, affected banks, or perhaps another remittance processor such as MasterCard RPS) as necessary to complete the payment processing. Each payment request directed payment to a particular payee on behalf of a particular payor. The payee information associated with a received payment request could be included within the payment request or located separately and referenced from the payment request. Typically, the payee information included both payee name and payee address.

As part of its remittance processing, CheckFree's payment processing system attempted to locate a payee associated with a payment request in its Master Merchant Database. Payees for whom CheckFree had a bank account in a Master Merchant Database could be paid by electronic credit to that bank account. Alternatively, payees could be paid via a paper instrument generated by CheckFree. The entries on the Master Merchant Database contained authoritative payee names, authoritative payee addresses (including zip codes), and optionally contained rules for validating the pattern of a payor's account number with that payee. The process to locate a matching entry on the merchant database involved first generating an 11-digit zip code from the payee address information associated with the payment request through the use of a purchased software package. A zip code provided in the payee address information was optional (i.e., not required to generate the 11-digit zip code). The 11-digit zip code was then used to locate a matching entry in the database. If the submitted payment request contained a payee that could not be identified in the Master Merchant Database by the generated 11-digit zip code, then the

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payee, as identified in the payment request, was paid via a paper instrument generated by CheckFree to provoke manual review of the payment.

CheckFree's payment processing system would also perform a process of verifying the formatting of the account number known as "account scheming," in which rules associated with a particular payee were utilized to verify the submitted account number corresponded to an acceptable account number pattern for that payee. Account scheming rules varied from payee to payee. In the event the submitted payment request contained an account number that could not be properly schemed in accordance with the rules associated with the payee identified in the Master Merchant Database, then the payee was paid via a paper instrument generated by CheckFree to provoke manual review of the payment. The generated paper instrument would contain the account number as provided in the payment request.

CheckFree's payment processing system also had the ability to remove all spaces or dashes included in the account number. This account number formatting change was applied uniformly for all payees.
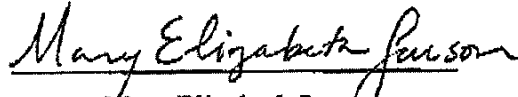
CheckFree's payment processing system also utilized entries on the Master Merchant Database to identify one of multiple remittance centers for receiving remittance targeted to a particular payee. Typically, the identification of which of several possible remittance centers should receive the remittance of a given payment request was based on the payor's account number with the payee. An alphanumeric sequence of one or more characters within the account number would identify a particular remittance center.

Alternatively, additional information associated with the remittance centers on the database could support remittance center identification. For example, the database could identify ranges of account number values that corresponded to different remittance centers, and a given account number could be mapped to the correct range and from there to the correct remittance center in a process known as "account ranging." In some cases, the remittance center identified just where the remittance advice should be sent (e.g., directly to a physical or network address of the merchant), while the corresponding payment was directed elsewhere (e.g., to a bank account of the merchant through the Federal Reserve's ACH network). If the submitted payment request contained an account number that could not be associated with an appropriate remittance center in accordance with the rules associated with the payee identified on the Master Merchant Database, then the payee was paid via a paper instrument generated by CheckFree to provoke

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manual review of the payment. The generated paper instrument would contain the account number as provided in the payment request.

The end result of remittance processing was the delivery of payment and remittance advice in accordance with the preferences and capabilities of the payee as determined from the merchant database, with account numbers appropriately validated, and with at least the remittance advice directed to the appropriate remittance center.

I declare that all statements made herein of my own knowledge and belief are true and that all statements made on information and belief are believed to be true, and further that the statements are made with the knowledge that willful false statements are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Mary Elizabeth Lawson

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